Amendments to the Claims:

This listing of claims replaces all prior versions, and listings, of claims in this application.

Listing of Claims:

1-33. Canceled.

34. (New) A method for managing the use by software users of a first software package and a second software package offered by at least one software package vendor, wherein respective usage costs for said first and said second software packages were previously negotiated and established with said at least one vendor, said respective usage costs being stored at a financial institution unrelated to either (i) an organization with which said software users are associated and (ii) said at least one vendor, the method comprising:

receiving at said financial institution a first indication of an attempt by one of said software users to access and use said first software package, said first indication being received electronically over an electronic network connecting, directly or indirectly, said software users with said financial institution;

granting access to said first software package to said one of said software users;

receiving at said financial institution a second indication of an attempt by another one of said software users to access and use said second software package, said second indication also being received electronically over an electronic network connecting, directly or indirectly, said software users with said financial institution;

calculating a use value based at least on the number of current users of said first software package and said second software package and said respective usage costs for said first and said second software packages;

determining whether granting access to said second software package will cause said use value to exceed a predetermined maximum permissible use value; and

if granting access to said second software package will cause said use value to exceed said predetermined maximum permissible use value, offering to said another one of said users, via said electronic network, an alternative software package to use that will, if accessed is granted, not cause a resulting use value to exceed said predetermined maximum permissible use value.

35. (New) The method of claim 34, further comprising collecting software package usage data.

36. (New) The method of claim 35, further comprising reporting said software package usage data to at least said at least one vendor.

37. (New) The method of claim 34, further comprising employing software package usage data to monitor software license compliance.

38. (New) The method of claim 34, wherein said first and said second software packages operate on a mobile communications device.

39. (New) The method of claim 34, wherein said financial institution is a bank.

40. (New) The method of claim 34, wherein said electronic network comprises the Internet.

41. (New) The method of claim 34, further comprising aggregating software package usage data from a plurality of software users.

42. (New) The method of claim 34, further comprising employing at least one of (i) an electronic wrapper that is associated with said software packages and (ii) a monitoring agent.

43. (New) The method of claim 34, further comprising arranging for payment for usage of said software package via said financial institution.